

## ABSTRACT OF THE DISCLOSURE

The invention relates to a new model of commerce with the use of a virtual money card. The card which contains a limited amount of money can be used by the customer for purchases and can also be used for transference of money from a first person to a second person.

This virtual money card is issued for the customer by an issuing company. The card being comprising a card number, an identifying code (which is constant or changes from purchase to purchase, or every certain time period) and a changing code (the changing code is used for transferring money). The present invention combines credit card abilities with cash money abilities, creating the virtual money card abilities. A virtual money card can be used on the internet and on the telephone like a credit card, and can change hands like cash money. The present invention also creates a new type of security level based on limiting the fraud to the card limit, which is a very important concept, especially to the eyes of a customer, who can now estimate his exact maximum risk at any time.